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JUL 03 2003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Johan Renes et al.

Serial No.: 09/981,213

Filed: October 17, 2001

For: INSURANCE FOR CESSATION OF PERSONAL CONTRACT

Confirmation No.: 5776

Examiner: to be assigned

Group Art Unit: 2131

Attorney Docket No.: 9927-5117US

PATENT

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CERTIFICATE OF MAILING

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Sir:

In compliance with the duty to disclose information material to patentability pursuant to 37 C.F.R. § 1.56, it is respectfully requested that this Information Disclosure Statement be entered and the documents listed on attached Form PTO-1449 or PTO/SB/08 be considered by the Examiner and made of record. Copies of the listed documents are enclosed pursuant to 37 C.F.R. § 1.98(a).

In accordance with 37 C.F.R. § 1.97(g) and (h), filing of this Information Disclosure Statement is not to be construed as a representation that a search has been made or an admission that the information cited herein is, or is considered to be, material to patentability as defined in

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37 C.F.R. § 1.56(b). Further, no representation is made by Applicants herein that no other possible material information as defined in 37 C.F.R. § 1.56(b) exists.

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**U.S. Patent Documents**

<u>U.S. Patent No.</u>	<u>Publication Date</u>	<u>Patentee</u>
US - 6,272,471 B1	08-27-2001	Segal
US - 6,128,598	10-03-2000	Walker et al.
US - 5,884,274	03-16-1999	Walker et al.
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US - 6,561,903 B1	05-13-2003	Walker et al.

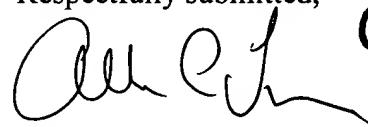
**Other Documents**

S. CHANDRA, "Protecting Ideas in the Insurance Business", New York Times, (NYC, NY, US June 30, 2003)

Serial No. «Patent Application No»

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits; therefore, no fee is due.

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Date: July 1, 2003  
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Enclosures: Form PTO-1449 or PTO/SB/08  
Cited Documents

Document in ProLaw

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Substitute for form 1449A/PTO		<i>Complete if Known</i>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		Application Number	09/981,213
		Filing Date	October 17, 2001
		First Named Inventor	Renes et al.
		Group Art Unit	2161
		Examiner Name	To be assigned
		Attorney Docket Number	9927-5117US
JUL 03 2003 <i>(use as many sheets as necessary)</i>		RECEIVED JUL 10 2003 GROUP 3	
Sheet	1	of	2

## **U.S. PATENT DOCUMENTS**

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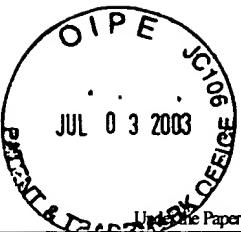
## FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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**\*EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/08B(10-01)

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## **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

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Sheet 1 of 2

<i>Complete if Known</i>	
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Examiner Name	To be assigned
Attorney Docket Number	9927-5117JUS

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#### **OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS**

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